1	2	3	4
Kapurthala	9.84	11.30	16.47
Ludhiana	47.32	58.63	80.47
Mansa	16.33	18.41	22.71
Patiala	45.63	64.33	84.82
Ropar	10.33	9.45	17.52
Sangrnr	80.95	79.27	88.26
Total	420.69	491.49	633.99

(The date pertaining to three newly created district vis. Moga, Muktsar and Nawashahr is not available separately.)

(b) The date reporting system of RBI does not generate the information regarding the disbursements to rersoris beinging to Scheduled Castes (SC), Scheduled Tribes (ST), Backward Classes and other weaker sections of the society. However, outsranding advances under all sub-sectors of priority sector to SC/ST and weaker sections is given below:

(Rs. In crores)

	1993-94	1994-95	1995-96
SC/ST	129.89	175.94	134.40
Weaker Sections	648.20	747.61	801.38

Loans/Advances to Rural Sector in Punjab

1706. SHRI IQBAL SINGH: Will the Minister of FINANCE be pleased to state:

(a) the details of loans/advances given to the rural areas in the State of Punjab during the year 1996-97, district-wise;

(b) whether it is a fact that the loans given to rural areas are very less in proportion to the deposits made by the rural sector in the banks; and

(c) if so, the reasons therefor and what concrete steps are being taken by Government to give more loans to the rural sector in the State?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) to (c) The District-wise deposits and gross credit of all scheduled commercial banks in rural areas of Punjab as on last Friday of March 1996 as furnished by Reserve Bank of India (RBI) are given in the enclosed statement. (*see* below)

RBI have advised the banks to achieve a Credit Deposit Ratio (CDR) of 60% in respect of their rural and semi-urban branches seperately on an all India basis. Banks have also been advised that while it is not necessary that this ratio should be achieved seperately branch-wise, District-wise or Region-wise, the banks should nevertheless ensure that wide disparity in the ratios between different States/Regions is avoided in order to minimise imbalances in credit deployment. However, the CDR in a particular State or Region depends upon the credit absorption capacity of the State/Region which in turn is determined and influenced by factors such as development of infrastructural facilities like irrigation, power, rail, road, transport, basic and technical education, entrepreneurship and availability of required inputs and marketing outlets for agricultural and industrial production.

Statement

District-wise Aggregate Deposit and Gross Bank Credit of All Scheduled Commercial Banks In Rural Areas of Punjab as on Last Friday of March 1996.

District	Deposit (Rs. '000)	Advance
Patiala	2387620	1457840
Sangrur	1740175	1447175
Bathinda	992708	795385
Ferozpur	1443817	1221520
Amritsar	4974993	1543729
Gurdaspur	3118967	837388
Kapurthila	2753203	577163
Mansa	553960	610473
Fatehgarh Sahib	908303	627500
Jalandhar	12714775	1563613
Ludhiana	6414455	9468969
Hoshiarpur	7001072	759292
Rupnagar	2447758	578513
Faridkot	2473597	1335975

स्टेट बैंक ऑफ इन्दौर में तुलन-पत्र तैयार करने की प्रक्रिया

1707. **श्री शिव चरण सिंह:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सरकार को इस बात की जानकारी है कि स्टेट बैंक आफ इन्दौर के प्रबंधक ऋण-खाते की राशि में निष्क्रिय खाते की राशि को जोड़कर तुलन-पत्र तैयार करते हैं;

(ख) यदि हां, तो क्या सरकार बैंक की सही स्थिति का पता लगाने के लिये किसी निष्पक्ष एजेंसी को इसकी जांच करने के लिए अनुदेश देगी; और

(ग) यदि हां, तो कब तक और यदि नहीं तो इसके क्या कारण हैं?

वित्त मंत्रालय में राज्य मंत्री (श्री एम०पी० वीरेन्द्र कुमार): स्टेट बैंक आफ इन्दौर ने सूचित किया है कि उनका तुलनपत्र भारतीय रिजर्व बैंक (आर०बी०आई०) मार्गदर्शनों/अनुदेशों के अनुसार तैयार किया गया है। बैंकों की लेखा बहियां (शाखाओं सहित) भारतीय स्टेट बैंक द्वारा नियुक्त किए गए सांविधिक लेखा-परीक्षकों द्वारा विधिवत जांची व प्रमाणित की जाती हैं। ऋणों और अग्रिमों में बैंक की बही-खातों में बकाया सभी ऋण और अग्रिम होते हैं और इसलिए इनमें अनुपयोज्य ऋण भी शामिल होंगे। तुलन-पत्र तैयार करते समय, अनुपयोज्य आस्तियों के लिए प्रावधान कुल ऋणों और अग्रिमों में से कम कर दिया जाता है। बैंक अनुपयोज्य आस्तियों के लिए भी प्रावधान करता है और इसके लिए अलग से लेखा-जोखा रखता है।

(ख) और (ग) प्रश्न ही नहीं उठते।

Non-Lending of Money by Nationalised Banks

1708. **SHRIMATI JAYANTI PATNAIK:** Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that some nationalised banks are not able to lend money despite the fact that they are having excess fund;

(b) if so, whether this is affecting the viability of banking system;

(c) whether Government propose to